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B1 (Official Form 1) (04/13)

United States Bankruptcy Court Eastern District of New York				Vo	luntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Albanese, Corinne			Name of Jo	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars					e Joint Debtor ind trade names)		8 years
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 4472	I.D. (ITIN) /Con	nplete EIN	Last four d			or Individual-Ta	axpayer I.	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State 69 Alan Loop Staten Island, NY	& Zip Code):		Street Adda	ress of Jo	int Debt	or (No. & Stree	et, City, St	tate & Zip Code):
	ZIPCODE 10	304	7					ZIPCODE
County of Residence or of the Principal Place of Bu Richmond	isiness:		County of I	Residence	e or of th	ne Principal Plac	ce of Busi	iness:
Mailing Address of Debtor (if different from street	address)		Mailing Ad	idress of J	Joint De	ebtor (if differen	it from str	reet address):
	ZIPCODE							ZIPCODE
Location of Principal Assets of Business Debtor (if	different from st	reet address al	bove):					
					•			ZIPCODE
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia ☐ Filing Fee waiver requested (Applicable to chaptonly). Must attach signed application for the cour consideration. See Official Form 3B.	Single A U.S.C. § Railroad Stockbro Commod Clearing Other Debtor is Title 26 o Internal I	Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization u Title 26 of the United States Code (the Internal Revenue Code). Check one box: Debtor is a small busine Debtor is not a small busine Debtor is aggregate nonconthan \$2,490,925 (amount states).			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) Chapter 7			
					THIS SPACE IS FOR COURT USE ONLY			
·	000- 000 10,0] 0,001- 5,000	25,001- 50,000		50,001- 100,000	Over 100,000	
			50,000,001 to 100 million	\$100,000 to \$500		\$500,000,001 to \$1 billion	More that	
Estimated Liabilities \$\text{Stop} \text{ }		0,000,001 \$5	50,000,001 to	\$100,000 to \$500 to		\$500,000,001 to \$1 billion	More tha	

B1 (Official Form 1) (04/13)		Page 2		
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Albanese, Corinne			
All Prior Bankruptcy Case Filed Within Las	st 8 Years (If more than two, attac	ch additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties I, the attorney for the petitioner restricted that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complex of the comp	if debtor is an individual rimarily consumer debts.) mamed in the foregoing petition, declare ner that [he or she] may proceed under the le 11, United States Code, and have ider each such chapter. I further certify notice required by 11 U.S.C. § 342(b).		
	X /s/ Kevin B. Zazzera Signature of Attorney for Debtor(s)	7/24/14 Date		
(To be completed by every individual debtor. If a joint petition is filed, ∈ ✓ Exhibit D completed and signed by the debtor is attached and many of this is a joint petition:	ade a part of this petition.	ch a separate Exhibit D.)		
Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.				
	0 days than in any other District. partner, or partnership pending in tolace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, oceeding [in a federal or state court]		
Certification by a Debtor Who Resid				
	plicable boxes.)	-		
(Name of landlord th	nat obtained judgment)			
(Address	of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for pos	ssession, after the judgment for pos	session was entered, and		
□ Debtor has included in this petition the deposit with the court of filing of the petition.		uring the 30-day period after the		

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Date

B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): **Voluntary Petition** Albanese, Corinne (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed (Check only **one** box.) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Corinne Albanese Signature of Foreign Representative **Corinne Albanese** Signature of Debtor Χ Printed Name of Foreign Representative Signature of Joint Debtor Telephone Number (If not represented by attorney) July 24, 2014 Date Signature of Attorney* **Signature of Non-Attorney Petition Preparer** I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ Kevin B. Zazzera preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), Kevin B. Zazzera 2689437 110(h) and 342(b); and 3) if rules or guidelines have been promulgated Kevin B. Zazzera pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services 182 Rose Avenue chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing Staten Island, NY 10306 for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. kzazz007@yahoo.com Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) July 24, 2014 Address *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Signature petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Signature of Bankruptcy Petition Preparer or officer, principal, responsible United States Code, specified in this petition. person, or partner whose social security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual not an individual: If more than one person prepared this document, attach additional sheets Printed Name of Authorized Individual conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 Title of Authorized Individual and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 1-14-43965-ess Filed 07/31/14 Entered 07/31/14 23:44:45 Doc 1

B1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court

Eastern District	of New York
IN RE:	Case No
Albanese, Corinne	Chapter 7
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S CREDIT COUNSELIN	
Warning: You must be able to check truthfully one of the five stat do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to res and you file another bankruptcy case later, you may be required to stop creditors' collection activities.	ements regarding credit counseling listed below. If you cannot can dismiss any case you do file. If that happens, you will lose sume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directed	
1. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the a certificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in gency describing the services provided to me. Attach a copy of the
2. Within the 180 days before the filing of my bankruptcy case , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 14 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in m the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an approduct from the time I made my request, and the following exigent crequirement so I can file my bankruptcy case now. [Summarize exigent contents or services or servic	ircumstances merit a temporary waiver of the credit counseling
If your certification is satisfactory to the court, you must still obta you file your bankruptcy petition and promptly file a certificate from of any debt management plan developed through the agency. Failu case. Any extension of the 30-day deadline can be granted only for also be dismissed if the court is not satisfied with your reasons for counseling briefing.	m the agency that provided the counseling, together with a copy are to fulfill these requirements may result in dismissal of your cause and is limited to a maximum of 15 days. Your case may
4. I am not required to receive a credit counseling briefing because motion for determination by the court.]	of: [Check the applicable statement.] [Must be accompanied by a
• -	reason of mental illness or mental deficiency so as to be incapable icial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically in participate in a credit counseling briefing in person, by telepho ☐ Active military duty in a military combat zone.	mpaired to the extent of being unable, after reasonable effort, to ne, or through the Internet.);
5. The United States trustee or bankruptcy administrator has detern	nined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Corinne Albanese	
•		

Date: July 24, 2014

does not apply in this district.

B6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Eastern District of New York

IN RE:		Case No.
Albanese, Corinne		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 382,038.00		
B - Personal Property	Yes	3	\$ 140,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 388,926.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 64,849.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 6,746.96
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$ 8,697.00
	TOTAL	19	\$ 522,238.00	\$ 453,775.00	

B 6 Summary (Official Form 6 - Summary) (12/13)

United States Bankruptcy Court Eastern District of New York

IN RE:		Case No
Albanese, Corinne		Chapter 7
·	Debtor(s)	*

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 6,746.96
Average Expenses (from Schedule J, Line 22)	\$ 8,697.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 8,245.54

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 22,945.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 64,849.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 87,794.00

B6A (Official Form 6A) (12/07)

,		
IN RE Albanese. C	Corinne	

Debtor(s)	(If known)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

		•		
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
69 Alan Loop Staten Island, NY 10304			382,038.00	360,981.00
Staten Island, NY 10304				
	1			

TOTAL

382,038.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

IN	$\mathbf{p}\mathbf{r}$	Alhanasa	Corinna

IN RE Albanese, Corinne		Case No	
	Debtor(s)		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash		100.00
2.	Checking, savings or other financial		checking		100.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking savings	J	100.00 4,600.00
	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		furniture		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		clothes		300.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K		129,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

B6B (Official Form 6B) (12/07) - Cont.

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Case No.	
	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

Debtor(s)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

B6B (Official Form 6B) (12/07) - Cont.

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IN RE Albanese, Corinne _ Case No. __ (If known)

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind		Timeshare-Mariott		5,000.00
35. Other personal property of any kind not already listed. Itemize.				
		TO	TAL	140,200.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) B6C (Official Form 6C) (04/13)

IN RE Albanese, Corinne		Case No.	
	Debtor(s)		(If known)

SCHEDULE C -	PROPERTY	CLAIMED	AS	EXEMPT
SCHEDULE C -	INOLEKII	CLAIMED		

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$155,675. *

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY 69 Alan Loop Staten Island, NY 10304	CPLR § 5206(a)	21,057.00	382,038.00
SCHEDULE B - PERSONAL PROPERTY	,		
cash	Debtor & Creditor Law § 283	100.00	100.0
checking	Debtor & Creditor Law § 283	100.00	100.00
checking	Debtor & Creditor Law § 283	100.00	100.0
savings	Debtor & Creditor Law § 283	4,600.00	4,600.0
rurniture	CPLR § 5205(a)(5)	1,000.00	1,000.0
clothes	CPLR § 5205(a)(5)	300.00	300.0
401K	Debtor & Creditor Law § 282, CPLR § 5205 (c)(2)	129,000.00	129,000.0

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

IN	RE	Albanese,	Corinne
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	Case No.	
Debtor(s)		(If known)

Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3205		J	Mortgage account opened 4/08	T			36,956.00	
Capital One, Na Po Box 30273 Salt Lake City, UT 84130			mortgage for residence					
			VALUE \$ 382,038.00					
ACCOUNT NO. 9958			Mortgage account opened 6/07				16,105.00	11,105.00
Marriott Ownership Res 1200 Us Highway 98 S Ste Lakeland, FL 33801			timeshare					
			VALUE \$ 5,000.00					
ACCOUNT NO. h654			Installment account opened 9/12				11,840.00	11,840.00
Toyota Motor Credit Co 90 Chrystal Run Rd Middletown, NY 10940			leased venicle					
			VALUE \$					
ACCOUNT NO. 3745			Mortgage account opened 4/08				324,025.00	
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701			mortgage for residence					
			VALUE \$ 382,038.00					
ocntinuation sheets attached			(Total of t	Sul nis p			\$ 388,926.00	\$ 22,945.00
			(Use only on 1		Tota		\$ 388,926.00	s 22,945.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

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B6E (Official Form 6E) (04/13) IN RE Albanes

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se, Corinne		Case No.	
Т	Dobton(o)		(If 1)

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

on t	eport the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed his Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the istical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
1	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

B6F (Official Form 6F) (12/07)

IN RE Albanese, Corinne		Case No.	
	Debtor(s)	_	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2393			Revolving account opened 6/11	П	٦	П	
Amex P.o. Box 981537 El Paso, TX 79998							583.00
ACCOUNT NO. 3601			Revolving account opened 12/00	H	\dashv	П	
Cap One Pob 30281 Salt Lake City, UT 84130			Index Number: CV-000281-13/RI				10,828.00
ACCOUNT NO. 5718			Revolving account opened 4/02	П	\exists	П	-,-
Chase Po Box 15298 Wilmington, DE 19850							13,159.00
ACCOUNT NO. 7979 Citi Po Box 6241 Sioux Falls, SD 57117			Revolving account opened 5/88				,
							7,060.00
2 continuation sheets attached			(Total of th	_	age)	\$ 31,630.00
			(Use only on last page of the completed Schedule F. Report	also		n	
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related				\$
			Summary of Committee and Relative			7 T	-

B6F (Official Form 6F) (12/07) - Cont.

IN	\mathbf{RE}	Albane	se, Corinne	
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Case	NIA
Case	INO.

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8808			Installment account opened 3/09			1	
Citibankna Po Box 769006 San Antonio, TX 78245							6,257.00
ACCOUNT NO. 1088	-		Revolving account opened 6/10			+	0,237.00
Comenity Bank/dressbrn Po Box 182789 Columbus, OH 43218			3				452.00
ACCOUNT NO. 4870			Revolving account opened 2/05			1	153.00
Comenity Capital/hsn Po Box 182120 Columbus, OH 43218			3				46.00
ACCOUNT NO. 3220			Revolving account opened 11/82			1	40.00
Dsnb Macys 9111 Duke Blvd Mason, OH 45040							
ACCOUNT NO. 0718	-		Revolving account opened 8/96	\vdash		\dashv	698.00
Exxmblciti Po Box 6497 Sioux Falls, SD 57117							
ACCOUNT NO. 5611			Revolving account opened 11/00			+	332.00
Kohls/capone Po Box 3115 Milwaukee, WI 53201			Revolving account opened 17700				
							215.00
ACCOUNT NO. 5058	-		Revolving account opened 10/09				
Lexus Fsb 101 5th St E Ste A Saint Paul, MN 55101							7,694.00
Sheet no1 of2 continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T also atis	ota o o tica	ıl n ıl	15,395.00

B6F (Official Form 6F) (12/07) - Cont.

Case No	•

Debtor(s)

(If known)

Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED		AMOUNT OF CLAIM
ACCOUNT NO. 3699	\dagger		Revolving account opened 7/04	+			T	
Nordstrom Fsb Po Box 6565 Englewood, CO 80155			recoming account of the control of t					78.00
ACCOUNT NO. 0583	╁		Revolving account opened 10/09	+			+	76.00
Pella Window Cscl Dispute Team Des Moines, IA 50306			Revolving account opened 10/03					8,494.00
ACCOUNT NO. 8180	+		Revolving account opened 12/96	+				0,494.00
Sears/cbna Po Box 6282 Sioux Falls, SD 57117			g					3,850.00
ACCOUNT NO. 3284	\dagger		Revolving account opened 8/04	+			\vdash	3,030.00
Shell/citi P O Box 6497 Sioux Falls, SD 57117								
ACCOUNT NO.								5,402.00
ACCOUNT NO.								
ACCOUNT NO.								
Sheet no. 2 of 2 continuation sheets attached to				G _{v-1}	+-*	.01		
Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		oag	e)	\$	17,824.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	rt als Statis	stic	on al	s	64,849.00

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B6G (Official Form 6G) (12/07)

200 (011011111 00) (12/07)	
IN RE Albanese, Corinne	Case No
Debtor(s)	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Toyota Motor Credit Co 90 Chrystal Run Road Middletown, NY 10940	Leased vehicle

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B6H (Official Form 6H) (12/07)

IN RE Albanese, Corinne	Case No.
Debtor(s)	(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify	your case:					
,						
Debtor 1 <u>Corinne Albanese</u> First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: E						
				Check if th	ie ie:	
Case number(If known)				_	ended filing	
					lement showing post-pe	etition
000				chapter	r 13 income as of the fo	llowing date:
Official Form 6l				MM / DE	O / YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as po supplying correct information. If you figure separated and your spouseparate sheet to this form. On the Describe Employment	ou are married and not fi se is not filing with you top of any additional pa	iling jointly, and yo , do not include info	ur spouse i ormation ab	s living with yo out your spou	ou, include information a ise. If more space is nee	ibout your spouse. ded, attach a
Fill in your employment		Dahtar 4			Dahtar 2 an man tiling	
information.		Debtor 1			Debtor 2 or non-filin	g spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employed	ed		Employed Not employed	
Include part-time, seasonal, or self-employed work.						
Occupation may Include student or homemaker, if it applies.	Occupation	Senior HR				
	Employer's name	<u>Skadden, Arp</u>	s, Slate, N	leagher & Fl		
	Employer's address	Four Times Sq Number Street	uare		Number Street	
		New York, NY		Code	City St	tate ZIP Code
	How long employed th	ere?				
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated. If you or your non-filing spouse habelow. If you need more space, at	ve more than one employ	yer, combine the info		•		your non-filing
			Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sala deductions). If not paid monthly,			2. \$	7,829.54	\$0.00	
3. Estimate and list monthly over	time pay.		3. + \$	0.00	+ \$0.00	
4. Calculate gross income. Add lin	ne 2 + line 3.		4. \$	7,829.54	\$0.00	

Official Form 6l Schedule I: Your Income page 1

Debtor 1

Corinne	Albanese	
irst Name	Middle Name	Last Name

Case number (if known)_____

5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5cd. Required repayments of retirement fund loans 5ce. Insurance 5c. Domestic support obligations 5cg. Union dues 5ch. Other deductions. Specify: See Schedule Attached 5cd. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	a. b. c. d. e. f. g.	\$\$\$\$	7,829.54 1,836.84 0.00 0.00 0.00 0.00 0.00 973.74			0.00 0.00 0.00 0.00 0.00 0.00	
st all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5e. Insurance 5f. Domestic support obligations 5g. Union dues 5h. Other deductions. Specify: See Schedule Attached Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	a. b. c. d. e. f. g. h.	\$ \$ \$ \$ \$ \$	1,836.84 0.00 0.00 0.00 0.00 0.00 0.00		\$ \$ \$ \$	0.00 0.00 0.00 0.00	
st all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5e. Insurance 5f. Domestic support obligations 5g. Union dues 5h. Other deductions. Specify: See Schedule Attached Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	a. b. c. d. e. f. g. h.	\$ \$ \$ \$ \$ \$	1,836.84 0.00 0.00 0.00 0.00 0.00 0.00		\$ \$ \$ \$	0.00 0.00 0.00 0.00	
5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Required repayments of retirement fund loans 5c. Insurance 5c. Domestic support obligations 5c. Union dues 5c. Other deductions. Specify: See Schedule Attached 5c. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	b. c. d. e. f. g. h.	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00		\$ \$ \$	0.00 0.00 0.00	
5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Required repayments of retirement fund loans 5c. Insurance 5c. Domestic support obligations 5c. Union dues 5c. Other deductions. Specify: See Schedule Attached 5c. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	b. c. d. e. f. g. h.	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 0.00		\$ \$ \$	0.00 0.00 0.00	
5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5e. Insurance 5f. Domestic support obligations 5g. Union dues 5h. Other deductions. Specify: See Schedule Attached 5d. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	f. f. g. h.	\$\$ \$ \$ \$ +\$	0.00 0.00 0.00 0.00 0.00		\$ \$ \$	0.00	
5d. Required repayments of retirement fund loans 5e. Insurance 5f. Domestic support obligations 5g. Union dues 6h. Other deductions. Specify: See Schedule Attached 5d. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	d. e. f. g. h.	\$ \$ \$ \$ +\$	0.00 0.00 0.00 0.00		\$ \$	0.00	
5e. Insurance 56 5f. Domestic support obligations 5f 5g. Union dues 5g 6h. Other deductions. Specify: See Schedule Attached 5f Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6	e. f. g. h.	\$ \$ \$ +\$	0.00 0.00 0.00		\$		
if. Domestic support obligations 56 57 58 59 69 Ch. Other deductions. Specify: See Schedule Attached 59 Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 60 60 60 60 60 60 60 60 60 6	f. g. h. 6.	\$ \$ +\$	0.00			0.00	
5g. Union dues 5h. Other deductions. Specify: See Schedule Attached 5d. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	g. h. 6.	\$ +\$	0.00		Φ.		
Sh. Other deductions. Specify: See Schedule Attached 51 Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 63	h. 5.	+\$			Ψ	0.00	
Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6	6.	-	973.74		\$	0.00	
•		\$		+	\$	0.00	
Calculate total monthly take-home pay. Subtract line 6 from line 4	7.		2,810.58		\$	0.00	
Tomo Payr O abrade into the into The International Payr O abrade into O north into The		\$	5,018.96		\$	0.00	
ist all other income regularly received:							
Ba. Net income from rental property and from operating a business, profession, or farm							
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	a.	\$	0.00		\$	0.00	
•	b.	\$	0.00		\$	0.00	
Bc. Family support payments that you, a non-filing spouse, or a dependent regularly receive		Ψ			·		
Include alimony, spousal support, child support, maintenance, divorce	C.	\$	0.00		\$	0.00	
3d. Unemployment compensation 80	d.	\$	0.00		\$	0.00	
Be. Social Security 86	e.	\$	0.00		\$	1,728.00	
Bf. Other government assistance that you regularly receive							
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		\$	0.00		\$	0.00	
Specify:8f	f.						
Bg. Pension or retirement income	g.	\$	0.00		\$	0.00	
		+\$		_	 L¢		
	ı	φ	0.00	Г	F\$	0.00	
Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00		\$	1,728.00	
alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	5,018.96	$-\Gamma$	\$	1,728.00	= \$6,74
tate all other regular contributions to the expenses that you list in <i>Schedule</i>	ו 1 ב			_			I.
nclude contributions from an unmarried partner, members of your household, your ther friends or relatives.			ents, your roon	nmat	es, ar	nd	
o not include any amounts already included in lines 2-10 or amounts that are not	t av	ailable	to pay expens	ses li	sted i	n Schedule J.	
pecify:						11.	+ \$
dd the amount in the last column of line 10 to the amount in line 11. The res				•			\$ 6,746.
I rite that amount on the Summary of Schedules and Statistical Summary of Certa		LIAVIIIT	ies ai iu Reiate	u Dć	aid, II	it applies 12.	Combined monthly in
Do you expect an increase or decrease within the year after you file this form	m?						
▼ No. Yes. Explain: None							

IN RE Albanese, Corinne	Case No

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
AD&D- 3*Salary (Before-Tax)	4.58	0.00
Dental- Delta LP (Before-Tax)	71.64	0.00
Disability	2.60	0.00
Life- 3*Salary (Before-Tax)	40.64	0.00
Medical- BCBS PPO (Before-Tax)	286.66	0.00
LTD- 60%-180 Wait (After-Tax)	137.14	0.00
Savings Plan- (Before-Tax)	430.48	0.00

Fill in this information to identify your case:							
0							
Debtor 1 Corinne Albanese First Name Middle Name	Last Name		Check if	this is:			
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		An an		-		
United States Bankruptcy Court for the: Eastern District of New York				plement s ses as o	_		etition chapter 13 ate:
Case number				OD / YYYY		g	
(If known)			_		g for De	btor 2 b	ecause Debtor 2
Official Form 6J		<u> </u>		ains a se			
Schedule J: Your Expense:	S						12/13
Be as complete and accurate as possible. If two married peoinformation. If more space is needed, attach another sheet to (if known). Answer every question.	-			-			
Part 1: Describe Your Household							
1. Is this a joint case?							
✓ No. Go to line 2.✓ Yes. Does Debtor 2 live in a separate household?							
□ No							
Yes. Debtor 2 must file a separate Schedule J.							
2. Do you have dependents?		Dependent's relation			Depende	nt's	Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this inform each dependent		Debtor 1 or Debtor	2	_	age		with you?
Do not state the dependents'							□ No □ Yes
names.							☐ No
						_	Yes
							☐ No
						-	☐ Yes
							No No
							Yes
						-	☐ No ☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?							
Part 2: Estimate Your Ongoing Monthly Expenses							
Estimate your expenses as of your bankruptcy filing date un	less vou a	re using this form	as a supp	ement in	a Chante	er 13 cas	seto report
expenses as of a date after the bankruptcy is filed. If this is a applicable date.	-	=					
Include expenses paid for with non-cash government assistance and have included it on Schedule I: Your Inc	-		f		Your	expense	es
 The rental or home ownership expenses for your residen any rent for the ground or lot. 	ce. Include	first mortgage payn	nents and	4.	\$	2,754.0	00
If not included in line 4:				т.			
4a. Real estate taxes				4a.	\$	0.00	
4b. Property, homeowner's, or renter's insurance				4b.	\$	0.00	
4c. Home maintenance, repair, and upkeep expenses				4c.	\$	501.0	 0
4d Homeowner's association or condominium dues				44	\$	0.00	

Debtor 1

Corinne Albanese
First Name Middle Name Last Name

Case number (if known)_____

		Yo	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	350.00
6b. Water, sewer, garbage collection	6b.	\$	100.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	225.00
6d. Other Specify: Cable	6d.	\$	187.00
7. Food and housekeeping supplies	7.	\$	900.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	575.00
10. Personal care products and services	10.	\$	0.00
11. Medical and dental expenses	11.	\$	150.00
12. Transportation. Include gas, maintenance, bus or train fare.		,	
Do not include car payments.	12.	\$	650.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	175.00
4. Charitable contributions and religious donations	14.	\$	120.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	200.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$ \$	500.00
15d. Other insurance. Specify:	15d.	\$	0.00
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	1,041.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
20a. Mort gages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Debtor 1	Corinne Albanese	Case number (if known)
	First Name Middle Name Last Name	
21. Oth	ner. Specify: See Schedule Attached	21. + \$269.00
2. Yo ı	ır monthly expenses. Add lines 4 through 21.	\$8,697.00
The	result is your monthly expenses.	22.
23. Calc	ulate your monthly net income.	
23a.	Copy line 12 (your combined monthly income) from Schedule I.	_{23a.} \$ <u>6,746.96</u>
23b.	Copy your monthly expenses from line 22 above.	^{23b.} -\$8,697.00
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$
For	ou expect an increase or decrease in your expenses within the year example, do you expect to finish paying for your car loan within the year gage payment to increase or decrease because of a modification to the	ar or do you expect your
□ Y		

IN RE Albanese, Corinne	Case No.
Debtor(s)	
	XPENDITURES OF INDIVIDUAL DEBTOR(S) nuation Sheet - Page 1 of 1
Other Expenses (DEBTOR) Cat Food/Vet	200.00
Gvm	69.00

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B6 Declaration (Official Form 6 - Declaration) (12/07)

	Ca
Debtor(s)	

Case No. ____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: July 24, 2014	Signature: /s/ Corinne Albanese Corinne Albanese
Date:	Signature:
	(Joint Debtor, if [If joint case, both spouses must sig
DECLARATION AN	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided and 342 (b); and, (3) if rules or	y that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 1100 uidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable we given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accept d by that section.
Printed or Typed Name and Title, if a	y, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.
	r is not an individual, state the name, title (if any), address, and social security number of the officer, princip
Address	
Signature of Bankruptcy Petition Pre	rer Date
Names and Social Security numbis not an individual:	s of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared
If more than one person prepare	this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's imprisonment or both. 11 U.S.C	ailure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines § 110; 18 U.S.C. § 156.
DECLARATION	NDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation of
member or an authorized age (corporation or partnership) is schedules, consisting ofknowledge, information, and	of the partnership) of the
Date:	Signature:
	(Print or type name of individual signing on behalf of de

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Eastern District of New York

IN RE:		Case No
Albanese, Corinne		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

141,024.00 2012 employment

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) * Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION Capital One Bank (USA), N.A. vs. consumer debt **Richmond County Civil Court** Filing Date: 01/17/2013 Albanese, Corinne C/ Index Number: CV-000281-13/RI b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.) b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 7. Gifts None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) 8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement

NAME AND ADDRESS OF PAYEE Kevin B. Zazzera 182 Rose Avenue

of this case.

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Staten Island, NY 10306

Greenpath Inc. 38505 Country Club Drive, Suite 210 Farmington Hills, MI 48331-3429 50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations,

brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE

OR CLOSING

\$6,000 10/12

Citibank, N.A. P.O. Box 790104 St. Louis, MO 63179

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 24, 2014	Signature /s/ Corinne Albanese of Debtor	Corinne Albanese
Date:	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

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B8 (Official Form 8) (12/08)

United States Bankruptcy Court Eastern District of New York

IN RE: Albanese, Corinne		Case No		
		Chapter 7		
	Debtor(s)			
	INDIVIDUAL DEBTO			
PART A – Debts secured by property of estate. Attach additional pages if necess		e fully completed for EAC .	H debt which is secured by property of the	
Property No. 1				
Creditor's Name:		Describe Property Securing Debt:		
Capital One, Na		69 Alan Loop		
Property will be (check one): ☐ Surrendered				
If retaining the property, I intend to (ch	eck at least one):			
Redeem the property Reaffirm the debt				
Other. Explain		(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ✓ Claimed as exempt Not claim	ed as exempt			
Property No. 2 (if necessary)				
Creditor's Name: Wells Fargo Hm Mortgag		Describe Property Sec 69 Alan Loop	uring Debt:	
Property will be (check one): ☐ Surrendered ✓ Retained				
If retaining the property, I intend to (ch ☐ Redeem the property ✔ Reaffirm the debt ☐ Other. Explain		(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): ✓ Claimed as exempt Not claim		```		
1 1 0	nexpired leases. (All three c	columns of Part B must be o	completed for each unexpired lease. Attach	
additional pages if necessary.)				
Property No. 1				
Lessor's Name: Toyota Motor Credit Co	Describe Leased Leased vehicle	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
continuation sheets attached (if any)		,	
I declare under penalty of perjury that personal property subject to an unexp		intention as to any prop	erty of my estate securing a debt and/or	
Date: July 24, 2014	/s/ Corinne Albanes	Se		
	Signature of Debtor			

Signature of Joint Debtor

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United States Bankruptcy Court Eastern District of New York

IN	N RE:	Case No			
Albanese, Corinne		Chapter 7	Chapter 7		
		ebtor(s)			
	DISCLOSURE	OF COMPENSATION OF ATTORNEY FOR DEBTOR	•		
1.		tule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that captcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of follows:			
	For legal services, I have agreed to accept		\$	2,750.00	
	Prior to the filing of this statement I have received	C	\$	2,750.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:	Debtor Other (specify):			
3.	The source of compensation to be paid to me is:	Debtor Other (specify):			
4.	I have not agreed to share the above-disclosed	d compensation with any other person unless they are members and associates of my	law firm.		
	I have agreed to share the above-disclosed co together with a list of the names of the people	empensation with a person or persons who are not members or associates of my law e sharing in the compensation, is attached.	firm. A copy	of the agreement,	
5.	In return for the above-disclosed fee, I have agreed	d to render legal service for all aspects of the bankruptcy case, including:			
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] 				
6.	By agreement with the debtor(s), the above disclose	sed fee does not include the following services: CERTIFICATION			
1	I certify that the foregoing is a complete statement of proceeding.	any agreement or arrangement for payment to me for representation of the debtor(s)	in this bankru	ptcy	
_	July 24, 2014	/s/ Kevin B. Zazzera			
	Date	Kevin B. Zazzera 2689437 Kevin B. Zazzera 182 Rose Avenue Staten Island, NY 10306			
		kzazz007@yahoo.com			

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Form B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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United States Bankruptcy Court Eastern District of New York

IN RE:		Case No.
Albanese, Corinne		Chapter 7
•	Debtor(s)	
	VERIFICATION OF CREDIT	TOR MATRIX
The above named debtor(s) or atto- correct to the best of their knowled	•	that the attached matrix (list of creditors) is true and
Date: July 24, 2014	/s/ Corinne Albanese Debtor	
	Joint Debtor	
	/s/ Kevin B. Zazzera Attorney for Debtor	

AMEX
PO BOX 981537
EL PASO TX 79998

CAP ONE POB 30281 SALT LAKE CITY UT 84130

CAPITAL ONE NA PO BOX 30273 SALT LAKE CITY UT 84130

CHASE PO BOX 15298 WILMINGTON DE 19850

CITI PO BOX 6241 SIOUX FALLS SD 57117

CITIBANKNA
PO BOX 769006
SAN ANTONIO TX 78245

COMENITY BANK/DRESSBRN PO BOX 182789
COLUMBUS OH 43218

COMENITY CAPITAL/HSN PO BOX 182120 COLUMBUS OH 43218

DSNB MACYS 9111 DUKE BLVD MASON OH 45040 EXXMBLCITI
PO BOX 6497
SIOUX FALLS SD 57117

KOHLS/CAPONE
PO BOX 3115
MILWAUKEE WI 53201

LEXUS FSB 101 5TH ST E STE A SAINT PAUL MN 55101

MARRIOTT OWNERSHIP RES 1200 US HIGHWAY 98 S STE LAKELAND FL 33801

NORDSTROM FSB PO BOX 6565 ENGLEWOOD CO 80155

PELLA WINDOW
CSCL DISPUTE TEAM
DES MOINES IA 50306

SEARS/CBNA PO BOX 6282 SIOUX FALLS SD 57117

SHELL/CITI P O BOX 6497 SIOUX FALLS SD 57117

TOYOTA MOTOR CREDIT CO 90 CHRYSTAL RUN RD MIDDLETOWN NY 10940 TOYOTA MOTOR CREDIT CO 90 CHRYSTAL RUN ROAD MIDDLETOWN NY 10940

WELLS FARGO HM MORTGAG 8480 STAGECOACH CIR FREDERICK MD 21701

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B22A (Official Form 22A) (Chapter 7) (04/13)	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re: Albanese, Corinne	 ☐ The presumption arises ☑ The presumption does not arise ☐ The presumption is temporarily inapplicable.
Case Number:	
(If known)	

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	Disabled Veterans. If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

B22A (Official Form 22A) (Chapter 7) (04/13)

DZZA (Official Form 22A) (Chapter 7) (04/13) Part II. CALCULATION		LY INCO	ME FOR § 707(b)(7) I	EXC	LUSION	
	Marital/filing status. Check the box th	at applies and c	omplete the	e balance of this part of thi			ected.
	b. Married, not filing jointly, with depenalty of perjury: "My spouse an are living apart other than for the Complete only Column A ("Deb	eclaration of sep ad I are legally s purpose of evac	parate house eparated unling the req	cholds. By checking this bonder applicable non-bankruirements of § 707(b)(2)(A	ıptcy	law or my s	pouse and I
2	c. ✓ Married, not filing jointly, withou Column A ("Debtor's Income") d. ☐ Married, filing jointly. Complete	and Column E	3 ("Spouse	s Income") for Lines 3-1	1.		•
	Lines 3-11.	Doth Column A	A (Denioi	s income) and Column	. В (Spouse 8 III	come) for
	All figures must reflect average monthly the six calendar months prior to filing the month before the filing. If the amount o must divide the six-month total by six, a	ne bankruptcy c f monthly incon	ase, ending ne varied d	on the last day of the uring the six months, you		Column A Debtor's Income	Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, ov	ertime, commi	ssions.		\$	7,829.54	\$
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.						
·	a. Gross receipts		\$				
	b. Ordinary and necessary business	expenses	\$				
	c. Business income		Subtract I	Line b from Line a	\$		\$
	Rent and other real property income difference in the appropriate column(s) not include any part of the operating Part V.	of Line 5. Do n	ot enter a n	umber less than zero. Do			
5	a. Gross receipts		\$				
	b. Ordinary and necessary operating	gexpenses	\$				
	c. Rent and other real property inco	me	Subtract 1	Line b from Line a	\$		\$
6	Interest, dividends, and royalties.				\$		\$
7	Pension and retirement income.				\$		\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for				\$		\$
9	Unemployment compensation. Enter the However, if you contend that unemploy was a benefit under the Social Security Column A or B, but instead state the arm	ment compensa Act, do not list	tion receive	ed by you or your spouse			
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$		Spouse \$	\$		\$ 416.00

B22A (Official Form 22A) (Chapter 7) (04/13) Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as 10 a victim of international or domestic terrorism. \$ \$ b. Total and enter on Line 10 \$ Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, 11 7,829.54 \$ 416.00 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s). Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add 12 Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A. 8,245.54 Part III. APPLICATION OF § 707(B)(7) EXCLUSION Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 13 \$ 12 and enter the result. 98,946.48 **Applicable median family income.** Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of 14 the bankruptcy court.) a. Enter debtor's state of residence: New York b. Enter debtor's household size: __2 60,504.00 **Application of Section707(b)(7).** Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does 15 not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME I	FOR § 707(b)(2)		
16	Ente	r the amount from Line 12.		\$	8,245.54
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a.		\$		
	b.		\$		
	c.		\$		
	Tot	al and enter on Line 17.		\$	
18	Curi	ent monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the	result.	\$	8,245.54
		Part V. CALCULATION OF DEDUCTIONS FROM INC	COME		
		Subpart A: Deductions under Standards of the Internal Revenue Se	ervice (IRS)		
19A	Nation information	onal Standards: food, clothing and other items. Enter in Line 19A the "Total" amonal Standards for Food, Clothing and Other Items for the applicable number of personation is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court. For of persons is the number that would currently be allowed as exemptions on your not plus the number of any additional dependents whom you support.	ons. (This) The applicable	\$	1,092.00

B22A (Official Form 22A) (Chapter 7) (04/13) National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for 19B persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older Allowance per person 60.00 Allowance per person 144.00 2 b2. 0 b1. Number of persons Number of persons c1. Subtotal 120.00 c2. Subtotal 0.00 120.00 Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This 20A information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. 668.00 Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court)(the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b 20B from Line a and enter the result in Line 20B. Do not enter an amount less than zero. IRS Housing and Utilities Standards; mortgage/rental expense 1,957.00 Average Monthly Payment for any debts secured by your home, if b. any, as stated in Line 42 2,750.00 Subtract Line b from Line a Net mortgage/rental expense Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 21 Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. 22A $\square 0 \square 1 \square 2$ or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) 684.00

B22A (Official Form 22A) (Chapter 7) (04/13)					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) ☐ 1					
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you	\$	319.67			
24	checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
	Average Monthly Payment for any debts secured by Vehicle 2, as					
	b. stated in Line 42 \$ c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a	\$	517.00			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.	\$	1,836.84			
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.	\$	115.64			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$				
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$				
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$	358.30			

41

B22A (Official Form 22A) (Chapter 7) (04/13) Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone 32 service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. \$ \$ 33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. 5,711.45 **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. Health Insurance \$ \$ Disability Insurance 139.74 34 \$ Health Savings Account 139.74 Total and enter on Line 34 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is \$ unable to pay for such expenses. **Protection against family violence.** Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and 36 Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ **Home energy costs.** Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must 37 provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or 38 secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed \$ is reasonable and necessary and not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS 39 National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. \$ Continued charitable contributions. Enter the amount that you will continue to contribute in the form of 40 \$ cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). 120.00

259.74

Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B22A (Official Form 22A) (Chapter 7) (04/13)

•		S	ubpart C	: Deductions for De	ebt Pay	ment			
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.								
42		Name of Creditor	Property	Securing the Debt		Average Monthly Payment	includ	s payment e taxes or nsurance?	
	a.	Capital One, Na	Resider	nce	\$	347.00	☐ ye	s 🗹 no	
	b.	Marriott Ownership Res	timesha	re	\$	272.30	☐ ye	s 🗹 no	
	c.	See Continuation Sheet			\$	2,600.33	☐ ye	s 🗌 no	
				Total: Ac	ld lines	a, b and c.			\$ 3,219.63
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.								
43		Name of Creditor		Property Securing t	he Deb	t		Oth of the e Amount	
	a.						\$		
	b.						\$		
	c.						\$		
						Total: Ad	d lines a	a, b and c.	\$
44	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	alimony of	claims, for which you	ı were l	iable at the ti	me of y		\$
	follo	pter 13 administrative expenses wing chart, multiply the amount in inistrative expense.						ete the	
	a.	Projected average monthly char	pter 13 pla	an payment.	\$				
45	b.	schedules issued by the Execut Trustees. (This information is a	rent multiplier for your district as determined under edules issued by the Executive Office for United States stees. (This information is available at w.usdoj.gov/ust/ or from the clerk of the bankruptcy et.)		X				
	c.				Multiply Lin	es a		\$	
46	Tota	l Deductions for Debt Payment	Enter the	e total of Lines 42 th	rough 4	5.			\$ 3,219.63
		S	ubpart D	: Total Deductions i	from In	come			
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.					\$ 9,190.82			

DZZA (Official Form 22A) (Chapter 7) (04/13)							
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	1						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$	8,245.54				
49	Enter the amount from Line 47 (Total of all deductions allowed under \S 707(b)(2))		\$	9,190.82				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the	result.	\$	0.00				
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the numeriter the result.	ber 60 and	\$	0.00				
	Initial presumption determination. Check the applicable box and proceed as directed.							
	The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not of this statement, and complete the verification in Part VIII. Do not complete the remainder		e top of	page 1				
52	☐ The amount set forth on Line 51 is more than \$12,475*. Check the box for "The presur page 1 of this statement, and complete the verification in Part VIII. You may also complet the remainder of Part VI.							
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the 53 though 55).	remainder of P	'art VI	(Lines				
53	Enter the amount of your total non-priority unsecured debt		\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.							
	Secondary presumption determination. Check the applicable box and proceed as directed.							
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.							
33	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the arises" at the top of page 1 of this statement, and complete the verification in Part VIII. YOU.							
	Part VII. ADDITIONAL EXPENSE CLAIMS							
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your current	t month	nly				
	Expense Description	Monthly A	mount]				
56	a.	\$						
	b.	\$						
	c.	\$]				
	Total: Add Lines a, b and c	\$]				
	Part VIII. VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and contain the both debtors must sign.)	errect. (If this a	joint c	ase,				
57	Date: July 24, 2014 Signature: /s/ Corinne Albanese							
	Date: Signature: (Joint Debtor, if any)							

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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IN RE Albanese, Corinne	Case No
Debtor(s)	
CHAPTER 7 STATEMENT OF C Continuation Sheet - Future	

Toyota Motor Credit Co	Automobile (1) Residence	197.33	No
Wells Fargo Hm Mortgag		2.403.00	No
Name of Creditor	Property Securing the Debt	60-month Average Pmt	Does payment include taxes or insurance?

B201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of New York

IN RE:	Case No	
Albanese, Corinne Debtor(s)	Chapter 7	
CERTIFICATION	OF NOTICE TO CONSUMER DEBTOR(S) 2(b) OF THE BANKRUPTCY CODE	
Certificate of [N	n-Attorney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer signotice, as required by § 342(b) of the Bankruptcy Co	ning the debtor's petition, hereby certify that I delivered to the debtor the at de.	tached
Printed Name and title, if any, of Bankruptcy Petitic Address:	petition preparer is not an individual the Social Security number of the of principal, responsible person, or part	l, state ficer,
X	the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer of officer partner whose Social Security number is provided al		
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have receive	and read the attached notice, as required by § 342(b) of the Bankruptcy Co	ode.
Albanese, Corinne	X /s/ Corinne Albanese 7/2	24/2014

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Debtor

Signature of Joint Debtor (if any)

Date

Date

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Printed Name(s) of Debtor(s)

Case No. (if known) ____

United States Bankruptcy Court Eastern District of New York www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): <u>Alban</u>	ese, Corinne	CASENO.:	
		073-2(b), the debtor (or any other petitioner) hereby makes the following itioner's best knowledge, information and belief:	
earlier case was pending are the same; (ii) are seame partnership; (v) more common general	ng at any time within eig pouses or ex-spouses; (iii are a partnership and on partners; or (vii) have, o	"for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the ht years before the filing of the new petition, and the debtors in such case) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners are or more of its general partners; (vi) are partnerships which share one or within 180 days of the commencement of either of the Related Cases he property of another estate under 11 U.S.C. § 541(a).]	ses: (i) s in the or
		AS BEEN PENDING AT ANY TIME. S PENDING OR HAS BEEN PENDING:	
1. CASE NO.:	JUDGE:	DISTRICT/DIVISION:	
CASE STILL PENDIN	NG (Y/N): [Ii	DISTRICT/DIVISION: f closed] Date of closing:	
CURRENT STATUS	OF RELATED CASE:	(Discharged/awaiting discharge, confirmed, dismissed, etc.)	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)	
MANNER IN WHICE	I CASES AKE KELATE	D (Refer to NOTE above):	
		CHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED	IN
2. CASE NO.: CASE STILL PENDIN	JUDGE: NG (Y/N): [In	DISTRICT/DIVISION:f closed] Date of closing:	
CURRENT STATUS	OF RELATED CASE:		
		(Discharged/awaiting discharge, confirmed, dismissed, etc.)	
REAL PROPERTY L	ISTED IN DEBTOR'S S	D (Refer to NOTE above): CHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED) IN
3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:	
		f closed] Date of closing:	
	OF RELATED CASE:	,	
		(Discharged/awaiting discharge, confirmed, dismissed, etc.) (D) (Refer to NOTE above):	
	ISTED IN DEBTOR'S S	CHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED) IN

NOTE: Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

DISCLOSURE OF RELATED CASES (cont'd)

I am admitted to practice in the Eastern District of New York (Y/N):_____

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable): I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.	
Signature of Debtor's Attorney	Signature of Pro Se Debtor/Petitioner
	69 Alan Loop
	Mailing Address of Debtor/Petitioner
	Staten Island, NY 10304
	City, State, Zip Code
	Email Address
	Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

 \underline{NOTE} : Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.